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(54) **Apparatus and method for accessing secured data stored in a portable data carrier**

(57) A portable data carrier includes a secure processing element and a co-located directory. A memory element is substantially separated by the secure processing element and disposed within the portable data carrier. A secure processor command stemming

from an operator input is then used to access a portion of the directory that includes an address key. The address key is then used to de-scramble an address in the memory element, which address location includes a representation of the data record.

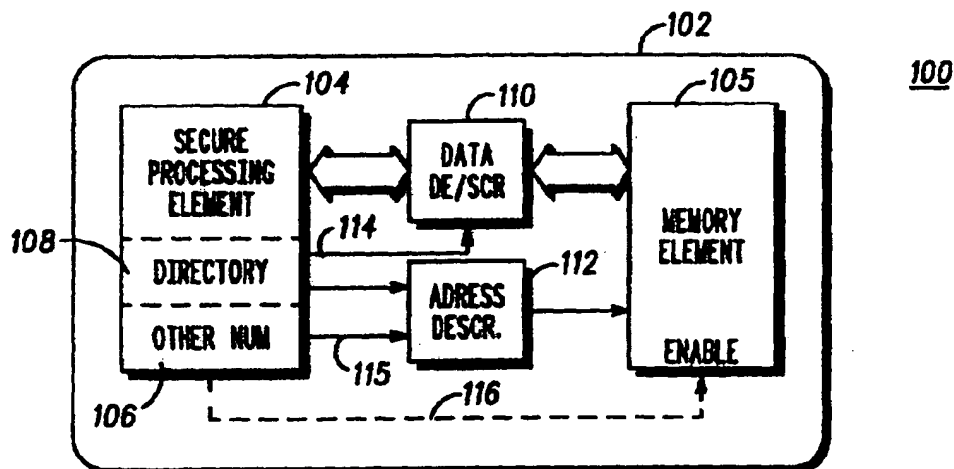


FIG.1



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EUROPEAN SEARCH REPORT

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For more details about this annex : see Official Journal of the European Patent Office, No. 12/82